



AARP Montana
30 W. 14th Street
Suite 301
Helena, MT 59601

T 1-866-295-7278
F 406-441-2230
TTY 1-877-434-7598
www.aarp.org/mt

EXHIBIT 2
DATE 2/6/2009
HB 318

February 6th, 2009

TO: Members of the House Judiciary Committee

FROM: Joy Bruck, volunteer advocate AARP Montana

RE: HB 318—Regulate debt settlement companies.

Mr. Chairman and members of the committee, my name is Joy Bruck and I'm a volunteer advocate for AARP Montana—a non-profit non-partisan organization of 165,000 members in this state. AARP Montana believes House Bill 318 helps protect vulnerable Montanans from predatory debt settlement companies.

We believe that these companies need to be regulated because they can take advantage of Montana consumers. When people turn to these companies, they usually are desperate and believe their options for financial freedom are limited. This bill stresses faithfulness and transparency on the part of settlement companies. We believe legitimate debt settlement companies try to help Montanans free themselves from debt and hope they, too, will agree to this legislation.

We urge your support of HB 318,